



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

JULY 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

7/1/2002 THRU 7/31/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	5	0	0	2	1,643
4	0	0	0	0	0
5	2	0	0	2	14
6	4	0	0	1	432
Total	11	0	0	5	2,089
%	100.0%	0.0%	0.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	2	207,557
2	0	1	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	1	0	0	1	695
6	0	0	0	0	0
Total	3	1	0	3	208,252
%	75.0%	25.0%	0.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	114	0	5	37	5,730
2	219	2	19	89	40,650
3	312	0	29	105	96,806
4	92	0	2	50	22,045
5	98	2	5	48	7,137
6	132	0	2	50	24,837
Total	967	4	62	379	197,205
%	93.6%	0.4%	6.0%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	2	981,459
2	0	0	4	0	0
3	0	0	2	0	0
4	3	0	3	3	956,570
5	0	0	1	0	0
6	0	0	0	0	0
Total	5	0	11	5	1,938,029
%	31.3%	0.0%	68.8%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	2	84,546
2	7	0	11	5	353,248
3	15	0	5	13	957,198
4	21	0	10	10	1,068,363
5	5	0	4	5	445,447
6	4	0	1	4	196,723
Total	54	0	31	39	3,105,525
%	63.5%	0.0%	36.5%		

SUMMARY OF DELEGATED ACTIONS

7/1/2002 THRU 7/31/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	2	10,648,041	1	70
6	0	0	1	256
Total	2	10,648,041	2	325

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

SUMMARY OF DELEGATED ACTIONS

7/1/2002 THRU 7/31/2002

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	160	0	4	5
2	12	0	4	7
3	21	0	2	12
4	19	0	0	1
5	32	0	0	10
6	14	3	0	5
Total	258	3	10	40

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	4	2	2	3	1	11,204,258	8,156,696
2	1	0	1	0	1	0	33,154,889
3	7	6	1	3	4	49,224,556	17,295,185
4	6	1	5	2	4	21,240,973	11,704,209
5	6	4	2	4	2	42,977,420	3,669,511
6	2	0	2	1	1	19,368,500	1,056,009
Total	26	13	13	13	13	144,015,707	75,036,499

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
23521	1	DIGITAL MARLBOROUGH , MA	Associational	\$1,513,576,064.00	185,406	700

FIELD OF MEMBERSHIP: Employees, volunteers and voting members of The Organization for the Assabet River, Inc. (OAR) in Concord, MA, who qualify for membership in accordance with its charter and bylaws in effect on October 29, 1999.

Community Expansion

15159	1	FRANKLIN-SOMERSET FARMINGTON, ME	Community	\$27,388,166.00	39,093	20,815
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Franklin County or Somerset County, Maine;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

5890	1	OCEAN COMMUNITIES BIDDEFORD, ME	Community	\$78,223,859.00	141,791	186,742
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in York County,

Community Conversion

24132	1	LITCHFIELD COUNTY TORRINGTON, CT	Community	\$1,352,428.00	3,000	182,193
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Litchfield County, Connecticut;

15766	1	MID-HUDSON VALLEY KINGSTON, NY	Community	\$353,666,086.00	80,000	799,266
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Dutchess County, Orange County, or Ulster County, New York;

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

8693	1	OXYCHEM NIAGARA NIAGARA FALLS, NY	Underserved area	\$45,757,855.00	15,000	41,515
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following contiguous Census tracts in Niagara County, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act:

Bordered on the north by Divide Road between Highland Avenue and Tuscarora Road, running south on Tuscarora Road, running west along the Penn Central Railroad, running south on Tmark Drive, running west on Pine Avenue Niagara Falls Boulevard, running south along the New Jersey Transit Railroad, running southeast on Buffalo Avenue, running south on I-190, running west and north on the Robert Moses State Parkway, and running north on Highland Avenue to Divide Road (Census tracts 202.00-207.00, 209.00-215.00, 217.00, and 226.01);

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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23283	1	ALTERNATIVES ITHACA, NY	Underserved area	\$38,954,808.00	15,000	43,031
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in and businesses and other legal entities located in a portion of Tompkins County, New York that falls within the following boundaries:
 Beginning where the east shore of Cayuga Lake meets Cayuga Inlet, proceeding south along Cayuga Inlet to Elm Street (in the City of Ithaca); proceeding southwest along Elm Street (in the City of Ithaca) to Elm Street Extension (in the Town of Ithaca); proceeding west along Elm Street Extension (in the Town of Ithaca) to (in the Town of Ithaca); proceeding west on Poole Road (in the Town of Ithaca) to Sheffield Road (in the Town of Ithaca); proceeding south on Sheffield Road (in the Town of Ithaca) to Bostwick Road (in the Town of Ithaca); proceeding west on Bostwick Road (in the Town of Ithaca) to South Van Dorn Road (in the Town of Enfield); proceeding south on South Van Dorn Road (in the Town of Enfield) to Enfield Falls Road (in the Town of Enfield); proceeding west on Enfield Falls Road (in the Town of Enfield) to Park Road (in the Town of Enfield); proceeding southeast on Park Road (in the Town of Enfield) to Woodward Road (in the Town of Enfield); proceeding west on Woodward Road (in the Town of Enfield) to Stone House Road (in the Town of Enfield); proceeding southeast on Stone House Road (in the Town of Enfield) to Douglas Road (in the Town of Newfield); proceeding south on Douglas Road (in the Town of Newfield) to Millard Hill Road (in the Town of Newfield); proceeding east on Millard Hill Road (in the Town of Newfield) to Elmira Road (Rt. 13, in the Town of Newfield); proceeding northeast on Elmira Road (Town of Newfield) to Decker Road (in the Town of Newfield); proceeding south on Decker Road (in the Town of Newfield) to West Danby Road (Rt.34, in the Town of Newfield); proceeding south on West Danby Road (Rt.34, in the Town of Newfield) to Blakeslee Hill Road (in the Town of Newfield); proceeding east on Blakeslee Hill Road (in the Town of Newfield) to Town Line Road (in the Town of Danby); proceeding north on Town Line Road (in the Town of Danby) to Sand Bank Road (in the Town of Danby); proceeding east on Sand Bank Road (in the Town of Danby) to West King Road (in the Town of Danby); proceeding south on West King Road (in the Town of Danby) to Yapple Road (in the Town of Danby); proceeding east on Yapple Road (in the Town of Danby) to Comfort Road (in the Town of Danby); proceeding east on Comfort Road (in the Town of Danby) to Danby Road (in the Town of Danby); proceeding southeast on Danby Road (in the Town of Danby) to Nelson Road (in the Town of Danby); proceeding southeast on Nelson Road (in the Town of Danby) to Updike Road (in the Town of Danby); proceeding north on Updike Road (in the Town of Danby) to Coddington Road (in the Town of Ithaca); proceeding northwest on Coddington Road (in the Town of Ithaca) to Burns Road (in the Town of Ithaca); proceeding northeast on Burns Road (in the Town of Ithaca) to Slaterville Road (in the Town of Ithaca); proceeding southeast on Slaterville Road (in the Town of Ithaca) to Snyder Hill Road (in the Town of Caroline); proceeding northwest on Snyder Hill Road (in the Town of Caroline) to Quarry Road (in the Town of Dryden); proceeding north on Quarry Road (in the Town of Dryden) to Turkey Hill Road (in the Town of Dryden); proceeding north on Turkey Hill Road (in the Town of Dryden) to Cascadilla Creek (in the Town of Dryden); proceeding west along Cascadilla Creek (in the Town of Dryden) to Game Farm Road (in the Town of Dryden); proceeding north on Game Farm Road (in the Town of Dryden) to Fall Creek (in the Town of Dryden); proceeding east along Fall Creek (in the Town of Dryden) to Dryden Road (in the Town of Dryden); proceeding northeast on Dryden Road (in the Town of Dryden) to Freese Road (in the

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Dryden Road (in the Town of Dryden); proceeding northeast on Dryden Road (in the Town of Dryden) to Freese Road (in the Town of Dryden); proceeding northwest on Freese Road (in the Town of Dryden) to Hanshaw Road (in the Town of Ithaca); Town of Dryden); proceeding northwest on proceeding west on Hanshaw Road (in the Town of Ithaca) to Warren Road (in the Town of Dryden); proceeding northwest on Town of Ithaca); proceeding south on Warren Road (in the Town of Ithaca) to Pleasant Grove Brook; proceeding southwest along Pleasant Grove Brook to Pleasant Grove Road (in the Village of Cayuga Heights); proceeding southeast on Pleasant Grove Road (in the Village of Cayuga Heights) to Jessup Road (in the Village of Cayuga Heights); proceeding west on Jessup Road (in the Village of Cayuga Heights) to Triphammer Road (in the Village of Cayuga Heights); proceeding north on Triphammer Road (in the Village of Cayuga Heights) to North Triphammer Road (in the Village of Cayuga Heights); proceeding northwest on North Triphammer Road (in the Village of Cayuga Heights) to Burdick Hill Road (in the Town of Lansing); proceeding west on Burdick Hill Road (in the Town of Lansing) to East Shore Drive (in the Town of Lansing); proceeding north, then west on East Shore Drive (in the Town of Town of Dryden); proceeding northwest on Lansing) to the east shore of Cayuga Lake; proceeding along the east shore of Town of Dryden); proceeding northwest on Cayuga Lake to where the east shore of Cayuga Lake meets Cayuga Inlet, a local Town of Dryden); proceeding northwest on community which meets the underserved area definition of §109(c)(2) of the Town of Dryden); proceeding northwest on Federal Credit Union Act;

Multiple Common Bond Expansion

857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$989,349,313.00	165,000	555
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FIELD OF MEMBERSHIP: Empls of Cosmetic Essence, Inc., wwi or are headquartered from Holmdel, NJ; also adding a business account.

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227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$4,269,967,295.00	1,150,000	613
FIELD OF MEMBERSHIP: Employees of MPRI wwi or are paid or supervised from Alexandria, VA;						
20250	2	ENTRUST RICHMOND, VA	Associational	\$37,686,089.00	30,787	620
FIELD OF MEMBERSHIP: Mbrs & emps of the Lyndale Baptist Church in Richmond, VA, who qualify for mbrshp..						
12935	2	READING WORKS WYOMISSING, PA	Associational	\$68,097,673.00	19,047	730
FIELD OF MEMBERSHIP: Mbrs of the Allentown Diocesan Lay Teachers Association in Catasauqua, PA, who qualify for mbrshp...						
8333	2	TOWER LAUREL, MD	Occupational	\$947,071,694.00	108,418	1,000
FIELD OF MEMBERSHIP: Empls of Eagle Alliance wwi Annapolis Junction or Ft. Meade, MD;						
17464	2	PEOPLES ADVANTAGE CHESTER, VA	Occupational	\$32,288,642.00	12,500	1,300
FIELD OF MEMBERSHIP: Empls of Manpower who work in Chester, VA;						

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2551	2	POLICE & FIRE PHILADELPHIA, PA	Associational	\$1,256,276,655.00	180,000	1,499
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FIELD OF MEMBERSHIP: Mbrs of the Pennypack Woods Home Owners Association in Philadelphia, PA, who qualify for mbrshp...

2551	2	POLICE & FIRE PHILADELPHIA, PA	Associational	\$1,256,276,655.00	180,000	1,909
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FIELD OF MEMBERSHIP: Active mbrs of the Harold O. Davis Memorial Baptist Church in Philadelphia, PA, who qualify for mbrshp...

15095	2	PINNACLE EDISON, NJ	Occupational	\$122,695,687.00	60,000	4,000
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FIELD OF MEMBERSHIP: Employees of Modell's Sporting Goods, Inc., who work in, are paid from, are supervised from, or who are headquartered from New York, New York and a corporate account

1394	2	PARAGON TWP. OF WASHING, NJ	Occupational	\$289,407,215.00	88,831	17,000
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FIELD OF MEMBERSHIP: Employees of MedcoHealth Solutions, Inc. who work in or are paid from or are supervised from Franklin Lakes, New Jersey

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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21789	2	CORNERSTONE CARLISLE, PA	Underserved area	\$43,932,644.00	19,914	1,319
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the Borough Newville, Cumberland County, Pennsylvania;

10047	2	WABELLCO WASHINGTON, PA	Underserved area	\$6,770,074.00	2,000	5,663
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Somerset and Bethlehem Townships, or Cokeburg and Beallsville Boroughs in Washington County, Pennsylvania.

21789	2	CORNERSTONE CARLISLE, PA	Underserved area	\$43,932,644.00	19,914	6,686
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the portion of the Borough of Carlisle bounded by W. North Street to W. Penn Street to Franklin Street to Lincoln Street to N. Pitt Street to the railroad tracks to N. Hanover Street to the Borough of Carlisle line on the north; Borough of Carlisle line on the east; Borough of Carlisle line to LeTort Spring Run to South Street to S. Pitt Street to Pomfret Street to S. West Street to W. High Street on the south; and Borough of Carlisle line on the west, in Cumberland County, Pennsylvania;

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24562	2	KEYSTONE WEST CHESTER, PA	Underserved area	\$43,251,864.00	30,000	7,537
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in the following underserved areas in West Chester, PA: Census tracts 3026 and 3104 bordered by South Bolmar Street, East Gay Street, South High Street, Sharpless Street, New Streets, and Resendale Avenue.

10047	2	WABELLCO WASHINGTON, PA	Underserved area	\$6,770,074.00	2,000	42,286
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Cross Creek, Independence, Hopewell, Donegal, Blaine, Buffalo, West Finley, East Finley, South Franklin, Morris, and Canton Townships, or West Middletown, Claysville, West Alexander, and Green Hills Boroughs, or City of Washington in Washington County, Pennsylvania.

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$720,600,545.00	792,303	123,211
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in 40 census tracts in the Southside Hampton Roads, VA area.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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6685	2	WEPCO BLOOMINGTON, MD	Underserved area	\$89,009,318.00	20,070	166,546
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Allegany County, Maryland; Garrett County, Maryland; Mineral County, West Virginia; Preston County, West Virginia; and Tucker County, West Virginia

Single Common Bond Expansion

3096	3	LA DOTD BATON ROUGE, LA	Occupational	\$65,844,845.00	14,000	513
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FIELD OF MEMBERSHIP: Employees and persons who work regularly under contract at the locations listed below for the Louisiana Department of Transportation and Development.; District 3

Multiple Common Bond Expansion

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Associational	\$2,997,612,459.00	918,285	550
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FIELD OF MEMBERSHIP: Members of the Lake Myrtle Elementary PTA in Land O'Lakes, FL, who qualify for membership in accordance with its charter and bylaws in effect on January 20, 2000;

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6369	3	STATEWIDE JACKSON, MS	Occupational	\$51,004,641.00	30,000	560
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FIELD OF MEMBERSHIP: Employees of Cleveland School District who are paid from Cleveland, Mississippi;

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,028,364,037.00	154,000	569
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FIELD OF MEMBERSHIP: Employees of Weavexx Corporation who are paid from Wake Forest, North Carolina;

7840	3	TRULIANT WINSTON SALEM, NC		\$792,434,624.00	512,916	725
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FIELD OF MEMBERSHIP: Employees of General electric Company who work in or are supervised from Mebane, NC.

11263	3	SHREVEPORT SHREVEPORT, LA	Associational	\$40,718,215.00	32,000	1,000
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FIELD OF MEMBERSHIP: Members of Jewell Baptist Church located in Shreveport, Louisiana;

14568	3	LA CAPITOL BATON ROUGE, LA	Occupational	\$192,763,796.00	140,000	1,150
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FIELD OF MEMBERSHIP: Employees of Cajun Constructors, Inc. who work in or are paid from Baton Rouge, Louisiana;

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17642	3	ARMY AVIATION CENTER DALEVILLE, AL	Occupational	\$400,693,589.00	125,000	1,520
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FIELD OF MEMBERSHIP: Employees of Goldco, Inc. dba Burger King who work in or are paid from Dothan, Alabama;

22458	3	SHARONVIEW CHARLOTTE, NC	Occupational	\$370,093,868.00	100,000	2,000
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FIELD OF MEMBERSHIP: Employees of Interim Healthcare who work in, or are paid or supervised from Whiteville, NC.

7840	3	TRULIANT WINSTON SALEM, NC	Occupational	\$792,434,624.00	512,916	2,000
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FIELD OF MEMBERSHIP: Employees of GKN Automotive, Inc. who work in, or are paid or supervised from Mebane, North Carolina;

13739	3	MACO EDUCATORS WOODSTOCK, GA	Occupational	\$97,731,789.00	50,000	2,300
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FIELD OF MEMBERSHIP: Employees of Paulding County School System who work in or are paid from Dallas, Georgia;

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10880	3	PINELLAS LARGO, FL	Associational	\$46,602,666.00	19,000	3,029
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FIELD OF MEMBERSHIP: Employees and voting members of the Dunedin Fine Art Center in Dunedin, Florida, who qualify for membership in accordance with its articles of incorporation and bylaws in effect on December 24, 1998.

14568	3	LA CAPITOL BATON ROUGE, LA	Occupational	\$192,763,796.00	140,000	8,572
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FIELD OF MEMBERSHIP: Students attending the University of Louisiana at Monroe in Monroe, LA.

24621	3	LIBERTY TAYLORS, SC	Occupational	\$13,111,260.00	7,500	22,000
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FIELD OF MEMBERSHIP: Employees of Ryan's Family Steak Houses, Inc., who are paid from Greer, South Carolina;

24165	3	UNIVERSITY OF KENTUCKY LEXINGTON, KY	Associational	\$145,955,040.00	125,000	36,000
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FIELD OF MEMBERSHIP: Regular members of the University of Kentucky Alumni Association located in Lexington, Kentucky who qualify for membership in accordance with its constitution and bylaw, in effect as of August 7, 2001; (App. 08/01/02)

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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15015	3	FOOTHILLS LOUDON, TN	Underserved area	\$15,108,513.00	5,000	4,022
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved area of Monroe County, Tennessee, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; Prescribed underserved community: The part of Monroe County, Tennessee bounded by the following: To the north by Loudon County and Old Washington Pike, east by N. Main Street and US Highway 11, to south by S. Main Street, Spring Road and Hansord Road, west by Murray's Chapel Road.

7385	3	SLOSS BIRMINGHAM, AL	Underserved area	\$46,709,389.00	19,930	6,902
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Jefferson County, Alabama an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Jefferson County, Alabama bounded by the following:

Begin at the northeast corner where the Railroad Tracks and I-65 meet; east on I-65 to Campbell Road (or Lane); north on Campbell Road (or Lane) to Sayreton Drive; west on Sayreton Drive to Coalurg Road; south on Coalburg Road to Daniel Payne Drive; west on Daniel Payne Drive to the Power and Pipe Lines; south along the Power and Pipe Lines to the Railroad Tracks; west and east along the Railroad Tracks to 16th Street North; south on 16th Street North to 19th Avenue North; east on 19th Avenue North to 20th Avenue; east on 20th Avenue to the Railroad Tracks; north along the Railroad Tracks to the intersection of I-65.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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7385	3	SLOSS BIRMINGHAM, AL	Underserved area	\$46,709,389.00	19,930	8,073
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Tuscaloosa County, Alabama an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Tuscaloosa County, Alabama bounded by the following:

Begin at the at the north corner where the Tuscaloosa and Jefferson County Line meets the Warrior River; south along the Warrior River to the Hurricane Creek; east along the Hurricane Creek to George Newell Road; east on George Newell Road to Bama Rock Garden Road; south on Bama Rock Garden Road to U.S. Highway 11; east on U.S. Highway 11 to the Tuscaloosa and Bibb County Line; east along the Tuscaloosa and Bibb County Line to the Tuscaloosa and Jefferson County Line; north along the Tuscaloosa and Jefferson County Line to the Warrior River.

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4999	3	UNITED 1ST ST MARYS, GA	Underserved area	\$59,168,578.00	125,000	14,670
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in prescribed underserved area of Charlton, Brantley and Camden Counties, Georgia, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual: The boundaries of the underserved area is as follows:

Northern Boundary

The Northern Boundary begins with Brantley County going straight along the Charlton and Brantley County lines on to Buffalo Creek. From Buffalo Creek continue north onto County Road 45 until it intersects with Tiger Branch and then turn west. Go west on Tiger Branch then turn north onto County Road 48. Continue north on County Road 48 until it runs into Caney Bay Road, which intersects with US Highway 82. Go west on US Hwy 82 until it reaches Petty Crossing Road, then go north. Continue north on Petty Crossing Road until it runs into County Road 68. From County Road 68, go east onto Raybon Rock Road, then north on to Thomas Trail. Thomas Trail runs into the north end of Brantley County and the Satilla River.

Eastern Boundary

The Eastern Boundary begins at Barbers Creek, which crosses State Road 32, Old Highway Rd, Mill Bridge, and Long Bridge until it intersects with the Satilla River. The Satilla River crosses Camden County. The eastern boundary continues along Camden County until it meets Glynn County. Glynn County runs into St. Mary's and the Satilla Rivers, which intersects with Charlton County.

Southern Boundary

The Southern Boundary crosses the Georgia and Florida State lines, bordered by Nassau, Duval and Baker Counties Florida and Ware County, Georgia.

Western Boundary

The Western Boundary is bordered by Ware County.

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9331	3	ROBINS WARNER ROBINS, GA	Underserved area	\$588,867,756.00	473,752	20,756
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and legal entities located in Macon and Taylor Counties, Georgia an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

12808	3	NORTHEAST ARKANSAS BLYTHEVILLE, AR	Underserved area	\$64,572,959.00	25,338	28,497
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in St. Francis County, Arkansas, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 7/16/02)

22520	3	MTC GREENVILLE, SC	Underserved area	\$49,682,854.00	34,138	42,919
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carter County, Oklahoma, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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6778	3	K 25 OAK RIDGE, TN	Underserved area	\$196,149,078.00	45,000	47,227
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FIELD OF MEMBERSHIP: 183. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Roane County, Tennessee as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manua

16168	3	FORT STEWART GEORGIA HINESVILLE, GA	Underserved area	\$47,308,768.00	108,593	55,983
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bulloch County, Georgia an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

16168	3	FORT STEWART GEORGIA HINESVILLE, GA	Underserved area	\$47,308,768.00	108,593	61,610
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Liberty County, Georgia an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

18813	3	WESLEY HEALTH SYSTEMS HATTIESBURG, MS	Underserved area	\$1,678,534.00	3,000	72,604
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Forrest County, Mississippi an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

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11804	3	PANHANDLE EDUCATORS PANAMA CITY, FL	Underserved area	\$61,114,164.00	20,000	99,451
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Bay County, Florida as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 7/16/02)

Prescribed community: The part of Bay County, Florida bounded by the following:

Beginning in the Southeast corner of Bay County, Florida where Hwy. 386, Overstreet Road, dead ends into the Gulf of Mexico; west along the Gulf of Mexico shoreline west to the Hathaway Bridge; west on the Hathaway Bridge/Highway 98 to Moylan Road; south on Moylan Road to Front Beach Road; east on Front Beach Road to Joan Avenue; south on Joan Avenue to Gulf of Mexico; west along the shoreline to the Walton County Line; north along the Walton County Line to the Washington County Line; east along the Washington County Line to the Jackson County Line; east along the Jackson County Line to the Calhoun County Line; south along the Calhoun County Line to the Gulf County Line; south along the Gulf County Line to the Gulf Of Mexico.

Excluded from the above boundaries are the following two areas:

The area beginning at Highway 98 and Wildwood Road; north on Wildwood Road to Big Daddy Drive; east on Big Daddy Drive to the Bay; south along the Bay shoreline to the Hathaway Bridge; east on the Hathaway Bridge to Moody Avenue; north on Moody Avenue to North Bay Drive; east on North Bay Drive to Collegiate Drive; east on Collegiate Drive to 23rd Street; east on 23rd Street to Frankford Avenue; south on Frankford Avenue 19th Street; east on 19th Street to Jenks Avenue; north on Jenks Avenue to 23rd Street; east on 23rd Street to Highway 77; north on Highway 77 to 26th Street; west on 26th Street to Jenks Avenue; north on Jenks Avenue to North Shore; west on North Shore to Pine Tree Road; north on Pine Tree Road to the Bay; south along the Bay shoreline to the Hathaway Bridge.

The area beginning at Highway 231 and Highway 390; west on Highway 390 to Mill Bayou; north along the Mill Bayou shoreline to Highway 2321; north on Highway 2321 to Resota Beach Road; east and north on Resota Beach Road to Edwards Road; east on Edwards Road to the North Bay; north along the North Bay Shoreline to where Bear Creek enters the east side; east along Bear Creek shoreline to Highway 231; south on Highway 231 to 390.

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12238	3	TROPICANA EMPLOYEES BRADENTON, FL	Underserved area	\$20,762,365.00	12,600	102,117
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Manatee County, Florida an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

Prescribed underserved community: The part of Manatee County, Florida bounded by the following:
Commence at the intersection of County Line Road and U.S. Highway 41; thence run in a Southwesterly direction along U.S. Highway 41 to the intersection with Buckeye Road; thence run in an Easterly direction along Buckeye Road to the intersection with Ellenton Gillette Road; thence run in a Southerly direction along Ellenton Gillette Road to the intersection with 69th street East; Thence run in an Easterly direction along 69th Street East to the intersection with Erie Road; thence run in a Southerly direction along Erie Road to the intersection with U.S. Highway 301; thence run in a Southeasterly direction along U.S. Highway 301 to the intersection with 80th Avenue East; thence run in a Southerly direction along 80th Avenue east and the Southerly Extension thereof, to the intersection with the centerline of the Manatee River; thence run in a Southwesterly direction along the centerline of the Manatee River to the intersection with the centerline of the Braden River; thence run in a southeasterly direction along the centerline of the Braden River to the intersection with the Easterly extension of 26th Avenue East; thence run in a Westerly direction along 26th Avenue East to the intersection with the Seaboard Coast Line Railroad; thence run in a Southerly direction along the Seaboard Coast Line Railroad to the intersection with 63rd Avenue East; thence run in a Westerly direction along 63rd Avenue East to the intersection with U.S. Highway 41; thence run in a Southerly direction along U.S. Highway 41 to the intersection with the Centerline of Bowlees Creek; thence run in a Southwesterly direction along the Centerline of Bowlees Creek into the waters of Sarasota Bay to the intersection with the Southerly extension of 34th Street West; thence run in a Northerly direction along 34th Street West and the Southerly Extension thereof to the intersection with Cortez Road; thence run in an Easterly direction along Cortez Road to the intersection with 26th street West; thence run in a Northerly direction along 26th street West to the intersection with Manatee Avenue; thence run in an Easterly direction along Manatee Avenue to the intersection with the centerline of Wares Creek; thence run in a Northwesterly direction along the centerline of Wares Creek to the intersection with the centerline of the Manatee River; thence run in a Northwesterly direction along the centerline of the Manatee River to the intersection with the Southerly extension of the centerline of the Sneads Island Cutoff; thence run in a Northeasterly direction along the centerline of the Sneads Island Cutoff to the intersection with 10th Street West; thence run in an Easterly direction along 10th Street West to the intersection with 24th Avenue West; thence run in a Northerly direction along 24th Avenue West to the intersection with 13th Street West; thence run in a Westerly direction along 13th Street West to the intersection with 28th Avenue West; thence run in a Northerly direction along 28th Avenue West into the Waters of Terra Ceia Bay to the intersection with the centerline of Terra Ceia Bay; thence run in a Westerly direction along the centerline of Terra Ceia Bay into the

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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waters of Tampa Bay to the Midpoint Between Terra Ceia Bay and Anna Maria; thence run in a Northwesterly direction through the waters of Tampa Bay to the intersection with the Manatee/Hillsborough County Line; thence run in a Northeasterly direction along the county line through the waters of Tampa Bay to the intersection with the Westerly extension of County Line Road; thence run in a Easterly direction along County Line Road to the point of commencement.

9260	3	L & N LOUISVILLE, KY	Underserved area	\$392,187,342.00	65,000	193,171
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Knox, Laurel, Pulaski, Rock Castle, and Whitley Counties, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

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6	3	THE NEW ORLEANS FIREMENS METAIRIE, LA	Underserved area	\$64,250,628.00	29,128	199,196
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Orleans Parish, Louisiana an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Orleans Parish, Louisiana bounded by the following:

West Boundary

Beginning at the intersection of the Mississippi River and St. Philip Street, North on St. Philip Street to North Rampart Street. Northeast on North Rampart Street to Esplanade Avenue, Northwest on Esplanade Avenue to North Broad Avenue. Northeast on North Broad Avenue to Abundance Street. West on Abundance Street to Republic Street. North on Republic Street to Treasure Street. West on Treasure Street to St. Bernard Avenue. Northwest on St. Bernard Avenue to Lafreniere Street. East on Lafreniere Street to Paris Avenue. South on Paris Avenue to Humanity Street. Southeast on Humanity Street to Benefit Street. West on Benefit Street to Elysian Fields Avenue. North on Elysian Fields to Gentilly Boulevard. East on Gentilly Boulevard to Peoples Avenue. North on Peoples Avenue to Filmore Avenue. East on Filmore Avenue to Elysian Fields Avenue. North on Elysian Fields Avenue to Leon C. Simon Drive. East on Leon C. Simon Drive to the Industrial Canal.

South Boundary

From the intersection of the Mississippi River and St. Philip east along the Mississippi River until it intersects with the Orleans Parish Line.

East Boundary

From the intersection of the Mississippi River and the Orleans Parish Line north along the Orleans Parish line until it intersects with The Rigolets.

North Boundary

West along The Rigolets to Lake Pontchartrain. West along Lake Pontchartrain to the mouth of the Industrial Canal.

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Multiple Common Bond Expansion

24649	4	HUNTINGTON AREA POSTAL HUNTINGTON, WV	Occupational	\$36,837,441.00	9,000	560
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FIELD OF MEMBERSHIP: Directors, regional and branch advisors, and associates of The Longaberger Company consultant unit of, Independent Regional Advisor, Ava and Pete Peters, who are supervised from Kenova, West Virginia

1199	4	BMI COLUMBUS, OH	Occupational	\$158,334,183.00	50,000	611
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FIELD OF MEMBERSHIP: Employees of CareWorks who work in or are paid from Dublin, OH; and CareWorks

16989	4	SOUTH CHARLESTON EMPLOYEES SOUTH CHARLESTO, WV	Occupational	\$18,128,345.00	2,500	800
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FIELD OF MEMBERSHIP: Employees of Dow Technical Center who work in or are paid from Location 511 in South Charleston, WV.

7688	4	PHILIPS ELECTRONICS FORT WAYNE, IN	Occupational	\$202,841,984.00	129,642	816
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FIELD OF MEMBERSHIP: Employees of Orange County Public Schools who work in, or are paid or supervised from Orange, VA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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23279	4	MICHIGAN STATE UNIVERSITY EAST LANSING, MI	Associational	\$738,004,303.00	150,000	1,400
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FIELD OF MEMBERSHIP: Voting members of the AVONDALE-ROCHESTER EDUCATION ASSOCIATION in AUBURN HILLS, MI, who qualify for membership in accordance with its charter and bylaws in effect on May, 1999

21157	4	HEALTH ALLIANCE OF GTR CINCINNATI CINCINNATI, OH	Occupational	\$13,514,176.00	8,020	2,000
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FIELD OF MEMBERSHIP: Employees of Health Alliance who work in the Alliance Business Center (Administrative Business Group) in Cincinnati, OH

4968	4	BAYER ELKHART, IN	Occupational	\$160,605,195.00	288,243	2,500
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FIELD OF MEMBERSHIP: Employees of Forest River, Inc. who work in or are paid from Goshen, IN.

21014	4	UNITED BUCHANAN, MI	Occupational	\$142,562,650.00	36,000	4,000
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FIELD OF MEMBERSHIP: Students attending Niles Community Schools in Niles, MI, in kindergarten through twelfth grade.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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5461	4	FOCUS TOLEDO, OH	Associational	\$12,491,639.00	187,686	4,500
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FIELD OF MEMBERSHIP: Members of the Better Business Bureau serving Northwest Ohio and Southeastern Michigan, Inc. who qualify for membership in accordance with its code of regulations in effect as of January 1986.

Community Conversion

7324	4	WY-SOUTH WYANDOTTE, MI	Community	\$26,252,788.00	11,000	254,870
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the cities of Allen Park, Ecorse, Flat Rock, Gibraltar, Lincoln Park, Melvindale, River Rouge, Riverview, Rockwood, Southgate, Trenton, Woodhaven, and Wayandotte, and the townships of Brownstown and Gross Isle in Wayne County, Michigan.

3412	4	AAA SOUTH BEND, IN	Community	\$46,659,414.00	13,000	265,559
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in St. Joseph County, Indiana.

8145	4	WEST SIDE AUTO EMPLOYEES FLINT, MI	Community	\$199,830,559.00	42,200	436,141
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Genesee County, Michigan.

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Underserved

24034	4	NOTRE DAME NOTRE DAME, IN	Underserved area	\$256,087,628.00	100,000	1,641
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FIELD OF MEMBERSHIP: One census tract in Berrien County, MI, tract 0212.00.

5495	4	GLASS CITY MAUMEE, OH		\$90,898,330.00	44,738	2,442
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FIELD OF MEMBERSHIP: Wood County, OH - Census tract 215

24034	4	NOTRE DAME NOTRE DAME, IN	Underserved area	\$256,087,628.00	100,000	2,799
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FIELD OF MEMBERSHIP: One census tract in St. Joseph County, IN, tract 0122.00.

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4968	4	BAYER ELKHART, IN	Underserved area	\$160,605,195.00	288,243	3,104
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Johnston County, North Carolina, consisting of census tract 0406.00, which is bounded by, beginning in the northeast corner at the intersection of US Highway 70 and Stevens Chapel Rd., south on Stevens Chapel Rd. to Brogden Rd., north to Brogden School Rd., southwest to Grabtown Road, southeast to the Neuse River, northwest along the Neuse River to Black Creek, northwest along the creek to Neuse River, northwest along the river to S. Brightleaf Blvd., north east to E. Market St., southeast to US Highway 70 Bus. E., southeast to US Highway 70, southeast to Stevens Chapel Rd. (East Market Street).

4968	4	BAYER ELKHART, IN	Underserved area	\$160,605,195.00	288,243	5,836
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Johnston County, North Carolina, consisting of census tract 0414.00, which is bounded by, beginning at the northwest corner at the intersection of Mingo Swamp and Bailey's Crossroads Rd., east on Bailey's Crossroads Rd. to Benson Hordee Rd., southwest to State Highway 50 N., south to Tarheel Rd., east to State Road 1356, southeast to Woodall Dairy Rd., east to Raleigh Road, south to US Highway 301 S., southeast to Parkertown Rd., south to Juniper Church Rd., south to Strickland's Crossroads Rd., west to NC 50 S., south to Beasley Rd., south to Wood's Crossroads Rd., southwest to the Johnston County line, north along the county line to Mingo Swamp, north along the east shore of the swamp to Bailey's Crossroads Road.

5495	4	GLASS CITY MAUMEE, OH		\$90,898,330.00	44,738	6,432
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FIELD OF MEMBERSHIP: Lucas County, OH - Census tract 87

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24034	4	NOTRE DAME NOTRE DAME, IN	Underserved area	\$256,087,628.00	100,000	6,516
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FIELD OF MEMBERSHIP: Underserved area consisting of three contiguous census tracts in Berrien County, MI, tracts 0205.00, 0206.00 and

4968	4	BAYER ELKHART, IN		\$160,605,195.00	288,243	7,196
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Johnston County, North Carolina, consisting of census tract 0403.00, which is bounded by, beginning at the northwest corner at the intersection of Byrd Rd. and Buffalo Creek., southeast along the creek to Shoeheel Rd., south to Browns Pond Rd., southeast to Old Beach Rd., southeast to Davis Homestead Rd., south to Pittman Rd., south to I95, southwest to Firetower Rd., south to US Highway 70A E., northwest to US Highway 70 E., northwest to US Highway 70 W., north to the Neuse River, northwest along the river to Fire Department Rd., northeast to Buffalo Rd., northwest to Byrd Rd., north to Buffalo Creek.

5495	4	GLASS CITY MAUMEE, OH		\$90,898,330.00	44,738	9,671
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FIELD OF MEMBERSHIP: Wood County, OH - 3 Census Tracts

16213	4	TRANSMISSION BUILDERS KOKOMO, IN	Underserved area	\$44,009,787.00	24,000	31,924
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FIELD OF MEMBERSHIP: Census tracts 0001.00-0005.00, 0009.00, 0012.00, 0013.00 and 0014.00 in Howard County, IN

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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819	4	HUNTINGTON VA HUNTINGTON, WV	Underserved area	\$17,171,601.00	6,500	41,636
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area comprised of Wayne County, West Virginia.

819	4	HUNTINGTON VA HUNTINGTON, WV	Underserved area	\$17,171,601.00	6,500	61,834
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area comprised of Lawrence County, Ohio.

1202	4	T & C BLOOMFIELD HILL, MI	Underserved area	\$357,705,208.00	1,200,000	62,004
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go t school in, and businesses and other legal entities located in the Underserved Area in Washtenaw County, Michigan, consisting of the following 18 census tracts: 4101.00-4112.00, 4121.00-4124.00, 4140.00, and 4146.00, which is bounded by, beginning in the southwest corner of Census Tract 4140.00 at the intersection of USHwy 23 and Washtenaw Ave.: north on USHwy 23 to W. Clark Rd., east to Nottingham Dr., east Mott Rd., east to Rawsonville Rd., south to I-94, north west to Munger Rd., south to Textile Rd., west to USHwy 23, south to Merritt Rd., west to Platt Rd., north to Michigan Ave., southwest to Campbell, north to Textile Rd., east to Thomas Rd., north to Morgan Rd., west to Stone School Rd., north to I-94, east to Golfside Dr., north to Washtenaw Ave., and northwest to USHwy 23.

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4968	4	BAYER ELKHART, IN	Underserved area	\$160,605,195.00	288,243	79,313
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved area in Wake County, North Carolina, consisting of the following census tracts: 50100, 50300-51300, 51800-51900, 52001, 52002, 52101, 52102, 52201, 52202, 52403, and 52803, which is bounded by, beginning in the northwest corner at the intersection of I440 and the Southern Railway Tracks, southwest along the Southern Railway Tracks to Dan Allen Dr., north to Hillsborough St., east to Gardner St., north to Kilgore Ave., east to Chamberlain St., south to Everett Ave., east to Oberlin Rd., north to Wade Ave., north to Glenwood Ave., north to Oxford Rd., northeast to Anderson Dr., north to Crabtree Creek, south along creek to Norfolk and Southern Railway Tracks, east along tracks to Crabtree Cr., south along creek to Sunnybrook Rd., south to Rock Quarry Rd., southeast to Jones Sausage Rd., south to I40, south to USHwy70, west to Tryon Rd., northwest Lake Wheeler Dr., northeast to Rocky Brook, northwest along the brook to Southern Railway, northeast along tracks to W. Cabarrus St., southwest to Western Blvd., northwest to Avent Ferry Rd., southwest to Lake Johnson, north along the northern shore to Jones Franklin Rd., north to I440, northeast to Southern Railway Tracks.

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14257	4	WEE	Underserved area	\$4,452,189.00	4,000	85,692
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PARKERSBURG, WV

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of census tracts 2.00-3.00, 5.00-8.02, 9.01-9.02, 101.01, 102.00, 104.00, 105.01, 106.02, 107.01, 107.02, and 108.00 in Wood County and Ritchie, Doddridge, Gilmer, and Calhoun Counties located in West Virginia starting at the intersection of Interstate 77 and the Ohio River, south on Interstate 77 to Big Run, northwest to Jesterville Road, west to Ridge Road, southwest to County Route 4, west to Rosemar Road, north to Briscoe Run, northwest to State Highway 14, south to 30th Street, east to 10th Avenue, south to 28th Street, east to Pond Run, south to Little Pond Run, east to Lakeview Drive, southeast to 35th Street, southeast to Emerson Avenue, northeast to 36th Street, east to Broad Street, south to Foley Avenue, southeast to Cadillac Drive, north to 36th Street, east to Holmes Run, southeast to Worthington Creek, northeast to Old St. Mary's Pike, east to County Route 16, east to Interstate 77, south to Worthington Creek, northeast to Slate Run, north to County Route 3/12, north to Carpenters Run Road, east to Bull Run, north to the Pleasants/Wood County line, east to the Ritchie/Pleasants County Line, east to the Ritchie/Tyler County line, east to the Doddridge/Tyler County line, east to the Doddridge/Wetzel County line, east to the Doddridge/Harrison county line, south to the Doddridge/Lewis County line, southwest to the Gilmer/Lewis County Line, southeast to the Gilmer/Braxton County line, southwest to the Gilmer/Calhoun County line, southwest to the Calhoun/Roane County Line, northwest to the Calhoun/Wirt County Line, northeast to the Calhoun Ritchie County Line, northwest to the Ritchie Wood county line, southwest to the Wood/Jackson County line, west to the Ohio River, north to Casey Lane, east to State Highway 892, south to New England Ridge Road, south to Beaman Road, east to the North Fork Lee Creek, east to Wadesville Road, south to County Route 13/1, south to County Route 13, south to Wadesville Road, south to County Route 13/2, east to Lost Pavement Road, north to County Route 38/10, north to Ball School Road, north to County Route 38/4, north to Woodyard Creek Road, west to County Route 9/5, north to Larkmead Road, east to County Route 9/3, east to Larkmead Road, north to Neal Run, east to Gilhorn Road, south east to New Hope Road, south to Badgley Run Road, south to Fairlawn Road, northeast to Jackson Run, east to State Highway 14, north to Blizzard Drive, northwest to 12th Avenue, west to State Road 95, west to Neal Run, west to Marrtown Road, north to State Highway 68, northwest to the Ohio River, north to Interstate 77.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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8389	4	ASSOCIATED METRO DEARBORN, MI	Underserved area	\$7,165,225.00	2,500	89,376
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Wayne County, Michigan, consisting of the following 32 census tracts: 5232-5243, 5231,5251-5265,5209,5211-5215, which is bounded by beginning at the northeast corner at the intersection of the Detroit River and West Jefferson St., east on West Jefferson St. to Trumbull Ave., north to Proctor Rd., east to 8th St., north to Martin Luther King, west to I96, north to Norfolk/Southern R.R., west to W. Grand Blvd., north to Tireman Rd., west to Norfolk/Southern R.R., south to Wyoming Ave., south along the Rouge River, south along the Middle Rouge River to the south shore of Detroit River, north to West Jefferson St.

17057	4	WEST VIRGINIA SOUTH CHARLESTO, WV	Underserved area	\$91,437,108.00	200,000	96,784
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area comprised of Cabell County, West Virginia

819	4	HUNTINGTON VA HUNTINGTON, WV	Underserved area	\$17,171,601.00	6,500	96,827
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area comprised of Cabell County, West Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

24034	4	NOTRE DAME NOTRE DAME, IN	Underserved area	\$256,087,628.00	100,000	97,694
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FIELD OF MEMBERSHIP: 33 contiguous census tracts in St. Joseph County, IN, tracts 00002.00, 0003.00, 0004.00-0006.00, 0008.00-0010.00, 0014.00-0024.00, 0027.00-0031.00, 0033.00-0035.00, 0101.00, 0102.00, 0106.00, 0107.00, 0112.00 and 0115.01.

24077	4	TRANE LA CROSSE, WI	Underserved area	\$290,103,928.00	123,000	100,498
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, businesses and other legal entities located in the underserved area of Montgomery County, Tennessee.

5495	4	GLASS CITY MAUMEE, OH	Underserved area	\$90,898,330.00	44,738	179,144
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FIELD OF MEMBERSHIP: Lucas County, OH - 61 Census tracts

Multiple Common Bond Expansion

4098	5	U.P. CONNECTION OMAHA, NE	Occupational	\$24,589,476.00	8,500	1,800
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FIELD OF MEMBERSHIP: Employees of Pacesetter Corporation who work in or are paid from Omaha, Nebraska.

Community Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

24381	5	DELTA COUNTY DELTA, CO	Community	\$7,310,963.00	3,000	695
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities in: Beginning at the intersection of the Mesa, Delta, and Montrose County, Colorado lines, heading east along the Montrose County line to the Gunnison River, heading south along the Gunnison River to the intersection of the Forest Service Boundary and State Highway 92, heading north on State Highway 92 to the Forest Service Boundary, heading east along the Forest Service Boundary to the Gunnison County line, heading north along the Gunnison County line to the intersection with the National Forest Service line south of Somerset, Colorado, heading northeast along the Forest Service Boundary to State Highway 133, heading north on State Highway 133 to Muddy Creek, heading north along Muddy Creek to the Forest Service Boundary, heading south along the Forest Service Boundary to the Delta County line, heading south along the Delta County line to the Mesa County line, heading south along the Mesa County line to the starting point.

Underserved

16822	5	SOUTHWEST IBM EMPLOYEES IRVING, TX	Underserved area	\$139,286,703.00	20,000	4,374
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities in the following underserved area in Texas: Beginning at a point of W.R. Hardy Ave. and Greenbelt Road, heading north 1,000 yards to the intersection with Mosier Valley Road, heading east 500 yards to the intersection with S. Raider Drive, heading north along S. Raider Drive to S. Pipeline Road W., heading east along S. Pipeline Road W. ¾ of a mile to an imaginary point, continuing east on S. Pipeline Road W. to American Blvd., heading north on American Blvd. to Airport Freeway (Highway 183), heading east on Airport Freeway 2 miles to an imaginary point, heading south 3 miles to an imaginary point, heading northwest to an imaginary pint, heading southwest 4 miles to an imaginary point, heading south .5 miles to an imaginary point, heading east ¼ mile to an imaginary point, heading south ¼ mile to an imaginary point, heading east .5 miles to an imaginary point, heading south .5 miles to an imaginary point, heading west 3 miles to an imaginary point, heading south distance 400 yards to an imaginary point, heading west 100 yards to the beginning point.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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21090	5	GRAYSON REGIONAL EMPLOYEES	Underserved area	\$2,493,652.00	1,250	13,312
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DENISON, TX

FIELD OF MEMBERSHIP: From US Highway 69 south and east along the Texas-Oklahoma state boundary to FM 120, west along FM 120 to FM 1753, south to East Texas Street, then west to South Lamar Street, south on South Lamar Street to West Murray Street, then west to South Houston Avenue, south along South Houston Avenue to US Highway 69, follow US Highway 69 west to US Highway 75, south on US Highway 75 to the railroad tracks, north along the tracks to West Coffin Street, west to South Woodlawn Boulevard, then north to Brookside Drive to Cole Drive, north on Cole Drive to West Heron Street then east to Perry Street, north on Perry Street to West Crawford Street, West Crawford Street west to Flora lane, continuing west to North Lum Lane, then north to Morton Street, west on Morton Street to Highland Drive, west and north on Highland Drive to FM 84, FM 84 east to US Highway 69, and US Highway 69 north to the state line.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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14762	5	J. S. C. HOUSTON, TX	Underserved area	\$371,559,006.00	200,000	43,004
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area in a portion as defined below in Galveston County, Texas: Bounded by FM 146 on the West between Palmer Hwy on the South and Bay Avenue on the North; Bay Avenue on the North between 146 on the West and Bayshore on the North/Northeast; Bayshore on the Northeast between Bay Avenue on the North and Galveston Bay on the East; Logan Street on the East between Galveston Bay on the North and Palmer Hwy on the South; Palmer Hwy on the North between Logan Street on the West and Loop 197 on the East; Loop 197 on the West between Palmer Hwy on the South and 25th Avenue on the North; 25th Avenue on the North between Loop 197 on the West and Galveston Bay on the East; Galveston Bay on the East between 25th Avenue on the North and I-45 on the South; I-45 on the Southwest between Galveston Bay on the South and Highland Bayou on the Northwest; Highland Bayou on the East between I-45 on the North and Galveston Bay on the South; Galveston Bay on the South between Highland Bayou on the East and Basford Bayou on the West; Basford Bayou on the South/Southwest between Galveston Bay on the Southeast and Hwy 6 on the North/ Northwest; Hwy 6 on the South between Basford Bayou on the Southeast and 646 on the Northwest; FM 646 on the West between Hwy 6 on the South and Palmer Hwy on the North; Palmer Hwy on the North between 646 on the West and I-45 on the East; I-45 on the East between Palmer Hwy on the North and FM 1765 on the South; FM 1765 on the North between I-45 on the West and Amburn Street on the East; Amburn Street on the East between FM 1765 on the South and Palmer Hwy on the North; Palmer Hwy on the North between Amburn Street on the West and FM 146 on the East. Excluding the area bounded by I-45 on the West between Bayou Street on the Southeast and Cedar Road on the Northwest; Cedar Road on the North between I-45 on the West and Bayou Street on the East; Bayou Street on the East between Cedar Road on the North and I-45 on the South.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Underserved area	\$1,691,692,406.00	676,000	160,590
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of southern Bexar County, Texas bounded by the following: Beginning at the intersection of the western Bexar County line and US 90, east along US 90 to Castroville Road, then northeast along Castroville Road to Southwest 21st street, then south along Southwest 21st street to South Laredo Street, then east along South Laredo Street to South Zarzamora Street, then north along South Zarzamora Street to Chihuahua Street, then [east] west along Chihuahua Street to Chupaderas Street, then south along Chupaderas Street to San Carlos Street, then east along San Carlos Street to South Navidad Street, then north along South Navidad Street to Chihuahua Street, then east along Chihuahua Street to South Brazos Street, then south along South Brazos Street to Laredo Street, then east along Laredo Street to IH 35/IH10, then south along IH 35 to South Loop 410, then east then north along South Loop 410 to IH10 East, then east along IH 10 East to Ackerman Road, then north along Ackerman Road to Old Seguin Road (FM 78), then northeast along Old Seguin Road (FM 78) to Foster Road, then south along Foster Road to East IH 10, then east along IH 10 East to the southeastern Bexar County line, then southeast then southwest then northwest then north along the Bexar County line to US 90

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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22130	5	EMPLOYEES 1ST BEDFORD, TX	Underserved area	\$19,581,987.00	85,000	224,167
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area of east Fort Worth, Texas defined by the following boundaries:

beginning in the northwest at the intersection of Saginaw Boulevard and E. Bailey Boswell Road proceeding east on E. Bailey Boswell Road to Blue Mound Road, then South on Blue Mound Road to Watauga-Smithfield Road which becomes Western Center Boulevard, then east on Western Center Boulevard to the Union Pacific Railroad, then south along the Union Pacific Railroad to NE Loop 820, then east on NE Loop 820 to Big Fossil Creek, then south along Big Fossil Creek to Wendell Drive, then northwest on Wendell Drive to Diamond Oaks Drive, then west on Diamond Oaks Drive to Denton Highway, then south on Denton Highway to Tourist Drive, then east on Tourist Drive to N. Hills Drive, then south on N. Hills Drive to Webster Street, then east on Webster Street to Tourist Drive, then south on Tourist Drive to Edwards, then east on Edwards on Willowcrest Drive, then south on Willowcrest Drive to Broadway Avenue, then east on Broadway Avenue to Belknap Street, then southwest on Belknap Street to Big Fossil Creek, then south along Big Fossil Creek to Airport Freeway, then west on Airport Freeway to Carson Street, then south on Carson Street to Randol Mill Road, which becomes Oakland Boulevard, then south on Oakland Boulevard to Meadowbrook Drive, then east on Meadowbrook Drive to Walker Boulevard, then south on Walker Boulevard to Craig Street, then east on Craig Street to Sandy Lane, then south on Sandy Lane to the Union Pacific Railroad, then west along the Union Pacific Railroad to Milam Street, then south on Milam Street to Lake Arlington, then following the shore of Lake Arlington west and south to Willard Road, then west on Willard Road to E Loop 820, then south on E Loop 820 to Mansfield Highway, then southeast on Mansfield Highway to Village Creek, then south and west along Village Creek to Rendon Road, then

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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north on Rendon Road to Shelby Road, then
west on Shelby Road to Everman Parkway, then
west on Everman Parkway to I-35W, then
north to I-35W to SW Loop 820, then
west on SW Loop 820 to Hemphill Street, then
south on Hemphill Street to Edgecliff Road, then
west on Edgecliff Road to the Burlington Northern-Santa Fe Rail Road, then
north along the BN-SF Railroad to Covert Avenue, then
north on Covert Avenue to W. Seminary Drive, then
west on W. Seminary Drive to Grandbury Road, then
northeast on Grandbury Road to 8th Avenue, then
north on 8th Avenue to Cooper Street, then
west on Cooper Street the Union Pacific Railroad, then
southwest along the Union Pacific Railroad to Clear Fork Trinity River, then
northeast along the Clear Fork Trinity River to N. Henderson Street, then
northwest on N. Henderson Street to FW&W Railroad, then
north along the FW&W Railroad to NE 9th Street, then
northeast on NE 9th Street to West Fork Trinity River, then
north along the West Fork Trinity River to Marine Creek, then
west along Marine Creek to NE 23rd Street, then
west on NE 23rd Street to N. Main Street, then
north on N. Main Street NE Loop 820, then
east on NE Loop 820 to Burlington Northern-Santa Fe Railroad , then
northwest along the BN-SF Railroad to E. Industrial Road, then
west on E. Industrial Road to Saginaw Boulevard, then
northwest on Saginaw Boulevard to E. Bailey Boswell Boulevard

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Multiple Common Bond Expansion

8611	6	FLUOR ALISO VIEJO, CA	Occupational	\$29,462,011.00	7,745	500
FIELD OF MEMBERSHIP: Employees of DynTek who work in or are paid from Irvine, CA.						
5632	6	WESTERN LOS ANGELES, CA	Associational	\$415,253,028.00	169,842	540
FIELD OF MEMBERSHIP: Voting members of the Camarillo Chamber of Commerce in Camarillo, CA, who qualify for membership in accordance with its charter and bylaws in effect on February 6, 2002.						
11162	6	SPOKANE SPOKANE, WA	Occupational	\$76,397,928.00	61,373	626
FIELD OF MEMBERSHIP: Employees of The Guardian Life Insurance Company of America who work in Spokane, WA.						
7776	6	IDAHO STATE UNIVERSITY POCATELLO, ID	Occupational	\$47,400,286.00	18,000	994
FIELD OF MEMBERSHIP: Students attending Soda Springs Joint School District No. 150 in Soda Springs, ID.						

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19976	6	ADDISON AVENUE PALO ALTO, CA	Associational	\$1,493,164,762.00	300,000	1,150
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FIELD OF MEMBERSHIP: Voting members of the HP Alumni Association, Inc. in San Francisco, CA, who qualify for membership in accordance with its charter and bylaws in effect on July 25, 2002.

7776	6	IDAHO STATE UNIVERSITY POCATELLO, ID	Occupational	\$47,400,286.00	18,000	1,450
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FIELD OF MEMBERSHIP: Students attending Marsh Valley Joint School district No. 21 in Arimo, ID.

4900	6	COOPERATIVE CENTER BERKELEY, CA	Associational	\$63,590,335.00	25,000	2,000
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FIELD OF MEMBERSHIP: Voting members of the Most Worshipful Prince Hall Grand Lodge, Free and Accepted Masons of the State of California Incorporated, Districts 1-5 in Berkely, CA, who qualify for membership in accordance with its charter and bylaws in effect on July 31, 2002 .

1815	6	HAWAIIUSA HONOLULU, HI	Associational	\$471,439,594.00	255,000	2,000
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FIELD OF MEMBERSHIP: Voting members of the Hawaii Pacific Steel Framing Alliance, Inc. in Aiea, HI, who qualify for membership in accordance with its charter and bylaws in effect on May 13, 1999.

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$447,918,813.00	117,378	3,090
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FIELD OF MEMBERSHIP: Employees of ARV Assisted Living, Inc. who work in or are paid from Costa Mesa, CA.

12814	6	SEA WEST COAST GUARD OAKLAND, CA	Associational	\$285,910,691.00	50,000	4,984
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FIELD OF MEMBERSHIP: Voting members of the Navy League of the United States, Pacific Central Region in Martinez, CA, who qualify for membership in accordance with its charter and bylaws in effect on June 15, 2002.

Underserved

9160	6	WYOMING EMPLOYEES CHEYENNE, WY	Underserved area	\$97,675,965.00	44,387	1,517
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community located in Cheyenne, Wyoming: The area bounded by the intersection of Evans Avenue and 24th Street, go south on Evans Avenue to its end and then continuing on an imaginary line to the railroad tracks, go southwest on the railroad tracks to Southwest Drive, go north on Southwest Drive to Lincolnway, go southwest on Lincolnway to Interstate 25, go north on Interstate 25 to Old Happy Jack Road, go west on Old Happy Jack Road to the Warren Air Force Base eastern boundary, go northwest on the Warren Air Force Base eastern boundary to Missile Drive, go southeast on Missile Drive to 24th Street, go northeast on 24th Street to its intersection with Evans Avenue.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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14657	6	AMERICAN GILSONITE EMPLOYEES VERNAL, UT	Underserved area	\$296,103.00	240	25,244
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Uintah County, Utah; Uintah County, Utah meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

5892	6	ALASKA STATE EMPLOYEES JUNEAU, AK	Underserved area	\$72,383,003.00	130,000	33,536
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community: The area made up of the following six contiguous Alaskan boroughs or census areas located in the Alaska Panhandle:

Haines Borough,
Ketchikan Gateway Borough,
Prince of Wales-Outer Ketchikan Census Area,
Skagway-Hoonah-Angoon Census Area,
Wrangell-Petersburg Census Area,
Yakutat Borough.

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9436	6	O.S.U. CORVALLIS, OR	Underserved area	\$269,377,582.00	108,733	136,426
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community located in Marion and Polk Counties, Oregon: The area bounded by the intersection of Interstate 5 and Sunnyview Road NE, go east on Sunnyview Road NE to 63rd Avenue NE, go south on 63rd Avenue NE to State Street, go west on State Street to 62nd Avenue SE, go south on 62nd Avenue SE to Culver Drive SE where it turns into Deer Park Drive SE, continue south on Deer Park Drive SE to the North Santiam Highway, go southeast on the North Santiam Highway .5 miles, at .5 miles, go south on an imaginary line .32 miles, at .32 miles, go west on an imaginary line .64 miles, at .64 miles, go southwest on an imaginary line .18 miles to Joseph Street SE, go southeast on Joseph Street SE .21 miles, at .21 miles, go south on an imaginary line .27 miles to an imaginary point, at .27 miles, go southeast on an imaginary line .06 miles to an imaginary point, at .06 miles, go .23 miles go south on an imaginary line to an imaginary point, at .23 miles, go .69 miles west on an imaginary line to an imaginary point, at .69 miles, go south on an imaginary line to Gath Road SE, go southeast on Gath Road SE .06 miles to an imaginary point, at .06 miles, go south .31 miles to an imaginary point, at .31 miles, go southwest .57 miles to an imaginary point, at .57 miles, go west to Markham Street SE, on Markham Street SE continue west to Wiltsey Loop SE, go southwest on Wiltsey Loop SE to Coates Drive SE, go north on Coates Drive SE to Wiltsey Street SE, go west on Wiltsey Street SE to Battle Creek Road SE, go northwest on Battle Creek Road SE to Interstate 5, go north on Interstate 5 to the Union Pacific Rail Road tracks, go northwest on Union Pacific Rail Road tracks .06 miles, at .06 miles, go west on an imaginary line .15 miles to an imaginary point, at .15 miles, go south on an imaginary line .12 miles, at .12 miles, go west on an imaginary line .27 miles to an imaginary point, at .27 miles, go south on an imaginary line .02 miles to an imaginary point, at .02 miles, go west on an imaginary line .03 miles to an imaginary point, at .03 miles, go north .23 miles on an imaginary line to an imaginary point, at .23 miles go west to Strong Road SE, go south .10 miles, at .10 miles, go west .15 miles on an imaginary line, at .15 miles, go south .19 miles on an imaginary line, at .19 miles, go west to Reed Road SE, go southwest on Reed Road SE to Battle Creek Road SE, go northwest on Battle Creek Road SE to Pringle Road SE, go north on Pringle Road SE .51 miles to an imaginary point, at .51 miles, go east .32 miles on an imaginary line, at .32 miles, go north on an imaginary line to Madrona Court NE, continue north on Madrona Court NE to Madrona Avenue SE, go west on Madrona Avenue SE to Edwards Drive SE, go north on Edwards Drive SE to the end of Edwards Drive SE, continue north on an imaginary line to Edwards Drive SE, continue north on Edwards Drive SE to Salishan Street SE, go west on Salishan Street SE to Pringle Road SE, go north on Pringle Road SE to Peace Street SE, go west on Peace Street SE to 12th Street SE, go north on 12th Street SE to Union Street NE, continue north at Union Street NE on the Union Pacific Rail Road tracks to Market Street NE, go west on Market Street NE to Commercial Street NE, go north on Commercial Street NE to South Street NE, go west on South Street NE continuing on an imaginary line to the Polk/Marion County line, go south on the Polk/Marion County line to a point parallel

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Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Church Street NE to Mill Creek, go east on Mill Creek to Winter Street NE, go south on Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Winter Street NE to Court Street NE, go west on Court Street NE to Cottage Street NE, Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on go south on Cottage Street NE to Ferry Street SE, go west on Ferry Street SE to Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Commercial Street SE, go south on Commercial Street SE to Bellevue Street SE, go Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on west on Bellevue Street SE continuing on an imaginary line to the Willamette Slough, Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on go north on the Willamette Slough to the Polk/Marion County line, go south on the Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Polk/Marion County line to the Polk/Linn County line, continue south on the Polk/Linn Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on County line to the Polk/Benton County line, go west on the Polk/Benton County line to Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on the Polk/Lincoln County line, continue west and then north on the Polk/Lincoln County Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street

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NE and Church Street NE, go south on line to the Polk/Tillamook County line, continue north on the Polk/Tillamook County Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on line to the Polk/Yamhill County line, go east on the Polk/Yamhill County line to the Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Polk/Marion County line, go south on the Polk/Marion County line to a point parallel Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Jack Street North, go east on an imaginary line to Jack Street North, continue east and Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on then south on Jack Street North to a point parallel Weeks Drive N, go east on an Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on imaginary line to Weeks Drive N, continue east on Weeks Drive N and then an Division Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Street NE, go east on an imaginary line to Division Street NE, continue east on Division Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Street NE, go east on an imaginary line to the intersection of D Street NE and Church Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Street NE, go south on imaginary line to Cherry Avenue NE, go north on Cherry Division Street NE, go east on an imaginary line to Division Street NE, continue east on Division Street NE to Broadway Street

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

NE, go north on Broadway Street NE to a point parallel D Street NE, go east on an imaginary line to the intersection of D Street NE and Church Street NE, go south on Avenue NE to Candlewood Drive NE, go east on Candlewood Drive NE to Brooks Street NE, at Brooks Street NE, go northeast on an imaginary line to the Portland and Western Rail Road tracks, go north on the Portland and Western Rail Road tracks to Keizer Road NE, go west on Keizer Road NE to Interstate 5, go south on Interstate 5 to its intersection with Sunnyview Road NE; the area is further bounded by the intersection of 23rd Street NE and D Street NE, go east on D Street NE to Park Avenue NE, go south on Park Avenue NE to Center Street NE, go east on Center Street NE to Illinois Avenue NE, go south on Illinois Avenue NE to Monroe Avenue NE, go east on Monroe Avenue NE to Hawthorne Avenue NE, go south on Hawthorne Avenue NE to State Street, go west on State Street to 25th Street NE, go north on 25th Street NE to Walker Street NE, go west on Walker Street NE to 24th Street NE, go north on 24th Street NE to Center Street NE, go east on Center Street NE to 23rd Street NE, go north on 23rd Street NE to its intersection with D Street NE.

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	11	41
Number of Expansions Denied	0	0
Number of Expansions Deferred	0	3
Number of FCUs Receiving Expansions	5	15
Number of Potential Members Added	2089	168701

<u>Multiple Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	967	7113
Number of Expansions Denied	4	27
Number of Expansions Deferred	62	394
Number of FCUs Receiving Expansions	379	984
Number of Potential Members Added	197205	1148284

<u>Community Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	3	11
Number of Expansions Denied	1	1
Number of Expansions Deferred	0	15
Number of FCUs Receiving Expansions	3	11
Number of Potential Members Added	208252	2545588

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

<u>Community Conversions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	5	53
Number of Expansions Denied	0	3
Number of Expansions Deferred	11	64
Number of FCUs Receiving Expansions	5	53
Number of Potential Members Added	1938029	14719962

<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	54	251
Number of Expansions Denied	0	14
Number of Expansions Deferred	31	160
Number of FCUs Receiving Expansions	39	153
Number of Potential Members Added	3105525	12293505

<u>Housekeeping</u>	<u>Current</u>	<u>YTD</u>
Number of Housekeeping Approved	258	1959
Number of Housekeeping Denied	3	3
Number of Housekeeping Deferred	10	94

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

Number of FCUs Receiving Housekeeping 40 193

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
62882	1	CREDIT UNION CENTRAL FALLS CENTRAL FALLS, RI	\$723,117,324.00	2369	CF GLASS EMPLOYEES CENTRAL FALLS, RI	\$1,500,849.00	LOSS / DECLINING FIELD OF MEMBERSHIP

Continuing Field of THOSE PERSONS WHO LIVE OR WORK IN THE STATE OF RHODE ISLAND

Merging Field of Membership: EMPLOYEES OF OSRAM-SYLVANIA, INC. WHO WORK IN CENTRAL FALLS, RHODE ISLAND.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

4735	1	BETHPAGE	\$1,310,774,000.0	7787	LOCKHEED MARTIN FAIRCHILD SYSTEMS	\$6,533,367.00	LACK OF SPONSOR SUPPORT
		BETHPAGE, NY			SYOSSET, NY		

Continuing Field of EMPLOYEES OF THE GRUMMAN CORPORATION, INCLUDING ITS SUBSIDIARIES AND/OR DIVISIONS, WHO WORK IN THE UNITED STATES OR AT ANY OF THEIR FOREIGN LOCATIONS, EXCEPT FOREIGN NATIONALS AT FOREIGN LOCATIONS; AND MANY OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES OF LOCKHEED MARTIN FAIRCHILD SYSTEMS WHO WORK IN SYOSSET, NEW YORK, OR RIDGE HILL, YONKERS, NEW YORK.

62748	1	HERITAGE FAMILY	\$78,892,000.00	65524	LONDONDERRY	\$8,156,696.00	POOR FINANCIAL CONDITION
		RUTLAND, VT			SOUTH LONDONDER, VT		

Continuing Field of THOSE WHO ARE EMPLOYED BY THE GENERAL ELECTRIC COMPANY IN LUDLOW, VERMONT, RUTLAND, VERMONT AND HOOKSETT, NEW HAMPSHIRE, ALONG WITH RESIDENTS OF ADDISON, BENNINGTON, RUTLAND AND WINDSOR COUNTIES IN VERMONT.

Merging Field of Membership: THOSE WHO ARE RESIDENTS, TAX-PAYERS OR EMPLOYED IN THE TOWNSHIP OF LONDONDERRY, VERMONT AND ITS TRADING AREA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

2346	1	EDUCATIONAL AND GOVERNMENTAL	\$30,690,219.00	2708	WHITE PLAINS TEACHERS	\$3,170,042.00	INABILITY TO OBTAIN OFFICIALS
		HARTSDALE, NY			SOUTH SALEM, NY		

Continuing Field of EMPLOYEES OF THE BOARD OF EDUCATION OF NEW ROCHELLE WHO WORK IN NEW ROCHELLE, NEW YORK AND OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES OF THE BOARD OF EDUCATION OF WHITE PLAINS WHO WORK IN WHITE PLAINS, NEW YORK.

95597	2		\$85,991,816.00	65547	THE STATE	\$33,154,889.00	EXPANDED SERVICES
					TRENTON, NJ		

Continuing Field of STATE CHARTER

Merging Field of Membership: STATE CHARTER

13	3	E	\$107,013,008.00	14	EXCO	\$41,042,572.00	EXPANDED SERVICES
		BATON ROUGE, LA			BATON ROUGE, LA		

Continuing Field of EFCU SERVES EMPLOYEES OF EXXONMOBIL AND CONTRACTORS AND EMPLOYEES OF CONTRACTORS WHO WORK REGULARLY FOR EXXONMOBIL IN BATON ROUGE PARISH, LOUISIANA.

Merging Field of Membership: EMPLOYEES OF EXXONMOBIL, FORMERLY EXXON CORPORATION, WHO WORK IN, ARE PAID FROM OR SUPERVISED FROM BATON ROUGE, LOUISIANA AND OTHER 12 CONTRACTORS AND THEIR EMPLOYEES WHO WORK REGULARLY FOR EXXONMOBIL IN BATON ROUGE, LOUISIANA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

9589	3	BARKSDALE	\$368,264,392.00	60347	KCS	\$13,729,600.00	POOR
		BARKSDALE AFB, LA			BLANCHARD, LA		FINANCIAL CONDITION

Continuing Field of THIS FCU SERVES APPROXIMATELY 630 SEGS WITH A LARGE CONCENTRATION OF GOVERNMENT AND MILITARY EMPLOYEES.

Merging Field of Membership: THIS FISCU SERVES THE EMPLOYEES OF KANSAS CITY SOUTHERN INDUSTRIES AND ITS SUBSIDIARIES AND 3 SEGS.

60002	3	MEMBERS	\$150,632,576.00	62845	LUFKIN	\$574,391.00	EXPANDED
		WINSTON-SALEM, NC			APEX, NC		SERVICES

Continuing Field of THIS FISCU SERVES MORE THAN 400 SELECT EMPLOYEE GROUPS THROUGHOUT NORTH CAROLINA.

Merging Field of Membership: LUFKIN CREDIT UNION (A FISCU) SERVES EMPLOYEES ON THE PAYROLL OF LUFKIN, APEX, NC PLANT, COOPER GROUP EMPLOYEES BASED IN APEX AND RALEIGH, NC, GROUP SALESPERSONS, AND COOPER GROUP PERSONNEL.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

22235	3	CAROLINA FAMILY KINSTON, NC	\$16,025,632.00	63136	OLD CREEK GREENVILLE, NC	\$1,206,666.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF DUPONT CORPORATION, KINSTON PLANT WHO WORK IN LENOIR COUNTY, NORTH CAROLINA, CONTRACTORS AND EMPLOYEES OF CONTRACTORS WHO WORK REGULARLY ON THE PREMISES OF THE DUPONT CORPORATION

Merging Field of Membership: EMPLOYEES AND RETIREES OF PAPER-PAK COMPANY LOCATED IN GREENVILLE, NORTH CAROLINA, AND FORMER EMPLOYEES AND RETIREES OF PROCTER & GAMBLE PAPER PRODUCTS COMPANY WHO WORKED IN GREENVILLE, NORTH CAROLINA.

195	3	NORTHWEST ARKANSAS FAYETTEVILLE, AR	\$8,180,419.00	13160	RAZORBACK FAYETTEVILLE, AR	\$1,963,795.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of CCU INITIALLY SERVED EMPLOYEES OF THE US GOVERNMENT WHO WORK AT THE VA HOSPITAL IN FAYETTEVILLE, AR; ALSO EMPLOYEES OF OTHER FEDERAL EMPLOYEE GROUPS IN THE LOCAL AREA, AND OTHER SEG'S.

Merging Field of Membership: MCU SERVES ONLY EMPLOYEES OF THE SPONSOR, STANDARD REGISTER COMPANY WHO ARE PAID FROM FAYETTEVILLE, ARKANSAS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

4714	3	UNITED SOUTHEAST BRISTOL, TN	\$70,423,164.00	16166	REGIONAL HEALTH CARE BRISTOL, TN	\$6,218,189.00	EXPANDED SERVICES
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Continuing Field of SOUTHEAST EMPLOYEES WHO WORK IN TENNESSEE OR VIRGINIA; EMPLOYEES OF SPRINT MID ATLANTIC TELCOM WHO WORK IN OR ARE PAID FROM OR ARE SUPERVISED FROM WAKE FOREST, NORTH CAROLINA

Merging Field of Membership: EMPLOYEES OF THE WELLMONT HEALTH SYSTEM WHO WORK ON OR ARE SUPERVISED FROM KINGSPORT, TENNESSEE; EMPLOYEES, DOCTORS, MEDICAL STAFF, AND TECHNICIANS OF THE BRISTOL REGIONAL MEDICAL CENTER

4317	3	SCHOOL WORKERS CHARLOTTE, NC	\$21,113,115.00	63531	ROWAN-IREDELL AREA SALISBURY, NC	\$1,784,528.00	POOR FINANCIAL CONDITION
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Continuing Field of EMPLOYEES OF PUBLIC SCHOOLS AND JOHNSON C. SMITH UNIVERSITY WHO WORK IN THE CITY OF CHARLOTTE AND IN MECKLENBURG COUNTY, NORTH CAROLINA, VARIOUS OTHER SELECT EMPLOYEE GROUPS, AND SEVEN CORPORATE ENTITIES

Merging Field of Membership: PERSONS, WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN ALEXANDER, CABARRUS, CATAWBA, DAVIE, IREDELL AND ROWAN COUNTIES, NORTH CAROLINA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

64196	4	CENTRAL COMMUNICATIONS	\$35,185,768.00	64756	B. M. A.	\$6,914,069.00	EXPANDED SERVICES
		KANSAS CITY, MO			KANSAS CITY, MO		

Continuing Field of EMPLOYEES OF SOUTHWESTERN BELL, AT&T, WESTERN ELECTRIC
Merging Field of Membership: EMPLOYEES OF BUSINESS MEN'S ASSURANCE CO.

62374	4	ALLIED EMPLOYERS	\$5,725,704.00	62328	KEELER BRASS EMPLOYEES	\$2,348,164.00	EXPANDED SERVICES
		WYOMING, MI			WYOMING, MI		

Continuing Field of EMPLOYEES, RETIREES AND MEMBERS OF VARIOUS COMPANIES IN KENT COUNTY, MICHIGAN AREA.
Merging Field of Membership: EMPLOYEES OF KELLER BRASS COMPANY.

67234	4	ALLCO	\$36,770,035.00	66747	LEESON EMPLOYEES	\$592,240.00	EXPANDED SERVICES
		WEST ALLIS, WI			GRAFTON, WI		

Continuing Field of EMPLOYEES OF ALLIS CHALMERS AND EMPLOYEES OF ANY AFFILIATE OR SUBSIDIARY OF ALLIS CHALMERS, MEMBERS OF ST MATTHIAS PARISH, PERSONS RESIDING OR EMPLOYED IN MILWAUKEE AND OZAUKEE COUNTIES AND FAMILY MEMBERS
Merging Field of Membership: EMPLOYEES OF LEESON ELECTRIC, FAMILY MEMBERS AND ORGANIZATIONS AND ASSOCIATIONS OF THOSE MEMBERS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

63249	4	HEALTH CARE FAMILY	\$17,965,693.00	17682	ORCO	\$17,965,693.00	EXPANDED SERVICES
		SAINT LOUIS, MO			DUPO, IL		

Continuing Field of PERSONS EMPLOYED BY THE FRANCISCAN SISTERS OF ST. MARY, LUTHERAN MEDICAL CENTER, DEACONESS HOSPITAL, PERSONS EMPLOYED IN THE HEALTH CARE INDUSTRY LOCATED IN THE ZIP CODE AREA SURROUNDING ANY MEMBER INSTITUTION OR THEIR AFFILIATES, ETC.

Merging Field of Membership: EMPLOYEES OF ORCHARD CORPORATION OF AMERICA AND ITS WHOLLY-OWNED SUBSIDIARIES WHO WORK IN CRESTWOOD AND CHESTERFIELD, MISSOURI AND DUPO, ILLINOIS

66638	4	GUARDIAN	\$129,674,567.00	66696	RENAISSANCE	\$1,849,736.00	DETERIORATING FINANCIAL CONDITION
		WEST ALLIS, WI			STURTEVANT, WI		

Continuing Field of EMPLOYEES OF HARNISHFAGER, PRESSED STEEL TANK AND WAUKESHA, OZAUKEE, WASHINGTON AND MILWAUKEE COUNTIES

Merging Field of Membership: EMPLOYEES OF WESTERN PUBLISHING AND THEIR IMMEDIATE FAMILY MEMBERS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

91	4	SHELL COMMUNITY	\$65,245,457.00	4727	WRECO	\$3,275,280.00	SPONSOR IS
		WOOD RIVER, IL			HARTFORD, IL		CLOSING THIS FACILITY

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN MADISON COUNTY, ILLINOIS

Merging Field of Membership: EMPLOYEES OF THE WOOD RIVER REFINERY OF THE CLARK OIL COMPANY WHO WORK IN HARTFORD, ILLINOIS

16822	5	SOUTHWEST IBM EMPLOYEES	\$145,933,846.00	14025	ASC-DALLAS DIVISION	\$98,057.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		IRVING, TX			DALLAS, TX		

Continuing Field of EMPLOYEES OF IBM WHO WORK IN THE STATES OF TEXAS, OKLAHOMA, ARKANSAS AND LOUISIANA EXCEPT THOSE WHO WORK IN SEVERAL TEXAS COUNTIES; EMPLOYEES OF SUBSIDIARIES, BUSINESS ALLIANCES, JOINT VENTURES, PARTNERSHIPS, OR PREMIER BUSINESS PARTNERS OF IBM; ETC.

Merging Field of Membership: EMPLS OF ASSOCIATED SPRING CORPORATION WHO WORK IN OR ARE PAID FROM DALLAS, TEXAS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

64101	5	1ST CHOICE	\$51,846,886.00	66164	JOURNAL-STAR EMPLOYEES	\$373,294.00	POOR
		LINCOLN, NE			LINCOLN, NE		FINANCIAL CONDITION

Continuing Field of SCU

Merging Field of Membership: SCU

17277	5	PREMIER MEMBERS	\$204,864,033.00	21315	MILE HIGH TURKEY	\$1,201,739.00	POOR
		BOULDER, CO			LONGMONT, CO		FINANCIAL CONDITION

Continuing Field of MAIN SPONSOR IS IBM EMPLOYEES IN COLORADO, PLUS VARIOUS OTHER SEGS.

Merging Field of Membership: MAINLY MADE UP OF LONGMONT TURKEY PROCESSORS AND ITS SUBSIDIARIES IN LONGMONT, COLORADO.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

4015	5	SAN ANTONIO CITY EMPLOYEES	\$205,305,498.00	6294	NORTHSIDE OF SAN ANTONIO	\$9,214,620.00	CONVERSION TO OR MERGER WITH FCU
		SAN ANTONIO, TX			SAN ANTONIO, TX		

Continuing Field of EMPLOYEES OF THE CITY OF SAN ANTONIO, TEXAS AND ITS VARIOUS DIVISIONS AND DEPARTMENTS; NUMEROUS SELECT GROUPS; RESIDENTS OF 4 UNDERSERVED AREAS

Merging Field of Membership: MEMBERS OF 33 CATHOLIC PARISHES IN AND AROUND SAN ANTONIO, TEXAS; EMPLOYEES AND STUDENTS OF 13 CATHOLIC SCHOOLS IN AND AROUND SAN ANTONIO, TEXAS; EMPLOYEES OF 4 OCCUPATIONAL SELECT GROUPS IN SAN ANTONIO, TEXAS

67759	5	HI-PLAINS BELL	\$3,532,093.00	67798	SOUTHWEST GOVT. EMPLOYEES	\$3,296,217.00	CONVERSION TO OR MERGER WITH FISCU
		DODGE CITY, KS			DODGE CITY, KS		

Continuing Field of SCU

Merging Field of Membership: SCU

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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14762	5	J. S. C.	\$413,746,734.00	5413	TEXAS STAR	\$32,463,004.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		HOUSTON, TX			TEXAS CITY, TX		

Continuing Field of MILITARY AND CIVILIAN EMPLOYEES OF THE JOHNSON SPACE CENTER IN HARRIS COUNTY, TEXAS, AND VARIOUS OTHER SEGS IN THE AREA.

Merging Field of Membership: MAIN SPONSOR IS STERLING CHEMICAL, WITH VARIOUS OTHER SEGS IN TEXAS CITY, TEXAS.

65059	6	NIKKEI	\$46,017,207.00	60814	ORANGE COUNTY GARDENERS	\$1,056,009.00	EXPANDED SERVICES
		GARDENA, CA			ANAHEIM, CA		

Continuing Field of PERSONS OF JAPANESE ANCESTRY LIVING IN LOS ANGELES AND ORANGE COUNTIES, CALIFORNIA.

Merging Field of Membership: PERSONS WHO PURSUE GARDENING, LANDSCAPING, HORTICULTURISTS, AND/OR NURSERYMEN AS THEIR MAJOR OCCUPATION IN ORANGE COUNTY, CA, AND FULL TIME EMPLOYEES OF SUCH EMPLOYERS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

68196	6	WEYERHAEUSER	\$322,459,680.00	10662	WESTERN KRAFT EMPLOYEES	\$19,368,500.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		LONGVIEW, WA			ALBANY, OR		

Continuing Field of

PERSONS WHO LIVE, WORSHIP, OR ATTEND SCHOOL IN ALL SCHOOL DISTRICTS WITHIN THE STATE OF WASHINGTON; AND SELECT EMPLOYER GROUPS.

Merging Field of Membership:

EMPLOYEES OF THE WESTERN CRAFT CORP. WHO WORK IN ALBANY, OR; EMPLOYEES OF WILLAMETTE INDUSTRIES, INC. WHO WORK IN OR ARE PAID FROM PORTLAND, OR; AND SELECT EMPLOYER GROUPS.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
2368 / 68503	6	1ST CITY GLENDALE, CA	\$255,803,296	7/23/2002
7335 / 68502	5	SAFCU PHOENIX, AZ	\$69,576,681	7/11/2002

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, July 31, 2002

62830 / 24676	5	CARPENTERS ST. PAUL, MN	\$9,957,022	7/24/2002
61052 / 24675	5	TWIN VALLEY-FLOM TWIN VALLEY, MN	\$691,019	7/18/2002